

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:  
DEREK EVAN KRUCELYAK  
Debtor(s)

Case No. 16-12284-AMC

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2016.
- 2) The plan was confirmed on 09/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/16/2021.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,626.00.
- 10) Amount of unsecured claims discharged without full payment: \$181,923.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,794.51
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$7,794.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$670.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,170.16**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/NATIONAL COLLEGIATE	Unsecured	30,617.00	NA	NA	0.00	0.00
AMERICAN EDUCATION SERVICES	Unsecured	26,788.00	25,028.81	25,028.81	1,145.32	0.00
AMERICAN EXP CENTURION BANK	Unsecured	4,405.00	4,999.99	4,999.99	228.88	0.00
AMERICAN INFOSOURCE LP	Unsecured	2,128.00	2,320.29	2,320.29	106.28	0.00
BRYN MAWR TRUST COMPANY	Secured	245,941.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	4,038.00	4,594.84	4,594.84	210.34	0.00
CERASTES LLC	Unsecured	4,633.00	4,673.07	4,673.07	213.77	0.00
CHASE CARD SERVICES	Unsecured	25,548.00	NA	NA	0.00	0.00
COMENITY BANK / WEST ELM	Unsecured	834.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	7,338.00	8,218.77	8,218.77	376.14	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,899.00	9,728.09	9,728.09	445.20	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,601.00	3,201.22	3,201.22	146.47	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	5,535.00	4,355.70	4,355.70	199.40	0.00
FREEDOM CREDIT UNION	Unsecured	2,657.00	2,840.27	2,840.27	129.96	0.00
MEDTRONIC	Unsecured	1,201.46	NA	NA	0.00	0.00
MEDTRONIC MINIMED INC	Unsecured	NA	1,123.52	1,123.52	51.43	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,892.00	5,614.13	5,614.13	256.92	0.00
MONTEREY FINANCIAL SVC	Unsecured	4,000.00	NA	NA	0.00	0.00
PHILADELPHIA GAS WORKS	Unsecured	NA	85.64	85.64	3.83	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,126.00	1,437.27	1,437.27	65.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	633.00	932.51	932.51	42.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,733.00	4,956.69	4,956.69	226.77	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	13,195.00	13,880.63	13,880.63	635.23	0.00
QUANTUM3 GROUP LLC AS AGENT	Unsecured	23,144.00	24,910.73	24,910.73	1,140.00	0.00
VILLANOVA UNIVERSTIY	Unsecured	2,445.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$122,902.17</b>	<b>\$5,624.35</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration		<u>\$2,170.16</u>
Disbursements to Creditors		<u>\$5,624.35</u>
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,794.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/11/2021

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.